

Communications Received via Email

MESSAGE 1, reprinted from Aug. 28 handout; attachments omitted

To: KTRS Funding Work Group
From: Martin A. Matisoff, MSc
Date: August 04, 2015
Subject: Background Information

According to KTRS, Kentucky State University still hasn't corrected my service credit for 2013 (I was given credit for 47% of 2013). KTRS, Kentucky State University, and several government bureaucrats have me running in circles. As of August 4, 2015, KTRS officials told me that I still haven't received full credit for 2013, despite a personal communicate that claimed that "KTRS officials have verified that KSU eventually met its required contributions to the system," and "KSU officials have seemingly squared everything away to resolve their shortfall for 2013."

I've heard this rhetoric for two years now and NO ONE has done anything to address this serious concern. If, as KTRS claims, "KYSU has met its required contributions" then why does KTRS still show that I only received 47% credit for 2013. Kentucky State University has been blowing smoke for two years and nobody is taking any action to protect "my money." What is most disturbing is that Kentucky State University didn't even pay the 7.8% KTRS distribution that was deducted from my paycheck. I want answers to these questions.

Has anyone told KTRS that Kentucky State University "met its required contribution to the system"? If you don't know the answer to this question, than please send me the name(s) of someone who does.

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MESSAGE 2, reprinted from Aug. 28 handout

To: KTRS Funding Work Group
From: Luann Johnson, Louisville, KY
Date: August 23, 2015
Subject: Options for increased KTRS contributions

I find it interesting that the broad options for increasing contributions are directed at teachers, when the teachers were not the ones responsible for the decrease in and lack of funding. The Funding Work Group must look at other options that do not penalize teachers because the state they trusted did not live up to their commitment.

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MESSAGE 3, reprinted from Aug. 28 handout

To: KTRS Funding Work Group
From: Randy Davis
Date: August 25, 2015
Subject: KTRS Funding

One issue with the current KTRS Pension is that the majority of those who receive benefits (current and future) never pay any Kentucky Income tax on their initial contributions that go into the plan nor do they pay Kentucky Income tax on the benefits they receive from the plan (exception for those exceeding \$41K). Assuming someone defers an average of \$5,000 in KTRS Contributions each year for 27 years for a total of \$135,000, plus never pays tax on any KTRS Benefit payments (over a retirement period averaging of 30 years with an average annual benefit of \$35,000) of approximately \$1,050,000, you can see why KTRS and the State of Kentucky are both broke.

In order for KTRS to be fully funded, the State needs to make changes to its current tax laws which currently provide a KTRS beneficiary approximately \$1M tax (state) free income. Additionally, the State of Kentucky is funding services for those individuals and never receive any state income taxes from them. The State has to either tax the initial contributions to the plan or tax the benefits paid from the plan. Nothing else is going to work long-term.

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MESSAGE 4, reprinted from Sept. 11 handout

To: KTRS Funding Work Group
From: Michael McCardwell, Shelbyville, KY
Date: August 29, 2015
Subject: Retirement Funding

Thank you for working on this problem, allowing open meetings and allowing comments. I was surprised at a couple of things at the meeting in Frankfort on 8/28/2015. The suggestion that KTRS had not kept the legislature informed about the funding problem with retirement seemed odd as it has been known for years that the legislature has not been fully funding KTRS. I was also surprised that the bonding proposal has not been accepted. These events could make sense if the goal was to not fund KTRS. I understand that sometimes legislation is passed but left unfunded as a way to defeat it. Could it be that there are forces who wish the KTRS funding solutions to fail? I was also surprised that so much of the meeting with Mr. Forna was devoted to reducing benefits for future teachers as opposed to

solving the funding issue we face now. The approach that says the budget currently does not allow for full funding of KTRS misses the point that the state has a contract with the teachers. The citizens of the state have a contract with the teachers that they have agreed to through their elected representatives. If the current budget does not have funds allocated to meet that obligation it may be necessary to find that money in the funds that exist in the state. I do want to thank those who are trying to solve a difficult problem.

Thanks.

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MESSAGE 6, *reprinted from Sept. 11 handout*

To: KTRS Funding Work Group
From: Sarah Craxton, Louisville, KY
Date: August 31, 2015
Subject: Solutions for Funding

In deciding on areas that the KTRS could compromise in seeking funding, I have one idea. Please correct if I'm wrong, but many retired teachers pay nothing for their Medicare supplement. This year that would be through United Health. (I realize all pay an amount to the Federal Medicare). I think all retired teachers, regardless of years in teaching, could pay at least \$100-\$150 per month for their supplemental health insurance. This would be a big savings and yet help to keep our pension fund solvent.

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MESSAGE 7, *reprinted from Sept. 11 handout*

To: KTRS Funding Work Group
From: Greg Kuhn, Louisville, KY
Date: August 31, 2015
Subject: Retirement as Compensation

When talking with my state Representative, Bob DeWeese, I always make a point to share that offering a retirement is one of the few advantages schools have when trying to recruit talented people to teach. Losing our ability to offer a retirement strips us of that recruiting tool. Regarding current teachers, however, talk about a diminishing capacity to pay retirement salaries is incredibly disheartening. Teachers' retirement is not a "benefit", in the strictest sense, it is part of our

compensation package. Teachers pay into our own retirement fund, we are not eligible for Social Security, and we entered our profession with a promise of a retirement compensation package. As I'm sure you can imagine, many teachers who could've earned more money elsewhere made decisions to teach, in part, knowing that sacrificing current earning power would allow a retirement salary later in life. Teachers won't become wealthy through their salary, not while actively teaching nor in retirement. Yet that retirement salary is a huge part of why I chose this career. I am happy I teach. In retrospect, there's not another line of work I'd rather engage. Yet pulling back from the contractual promise of a retirement salary is disingenuous at best and purely evil at worst. I ask you to make some bold choices and demonstrate a caliber of leadership other states should model. Please stand behind the compensation promises made to all retired and active teachers by providing robust catch-up funding to the state teacher's retirement account. And please show this state, and our nation, just how important teachers are by continuing to fund that account for all those who will enter the profession to someday teach our grandchildren's children.

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MESSAGE 8, *reprinted from Sept. 11 handout*

To: KTRS Funding Work Group
From: Patricia Diane McKim, Louisville, KY
Date: August 31, 2015
Subject: KTRS Funding

Please fully fund KTRS the way it is supposed to be funded. Teachers are paying into the fund with every paycheck. We enter into a contract with the Commonwealth when we began teaching in Kentucky that we pay into KTRS, the state pays into KTRS, and when we have completed our part of the contract, we have a KTRS retirement. This isn't something new. This is our contract.

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MESSAGE 9, *reprinted from Sept. 11 handout*

To: KTRS Funding Work Group
From: Adam Sullinger, Lexington, KY
Date: August 31, 2015
Subject: KTRS

Please do whatever is necessary to improve the retirement system for teachers in the state of Kentucky. We are forced to pay into this system for our retirement. We should be able to be guaranteed the money in our retirement. Thank you!

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MESSAGE 10, *reprinted from Sept. 11 handout*

To: KTRS Funding Work Group
From: Margaret A. Golden, Georgetown, KY
Date: August 31, 2015
Subject: KTRS Funding Shortfall

I want to urge the committee to fund the KTRS retirement system so that it will provide the necessary funds for teachers who plan to retire in the near and distant futures. Perhaps our retirement system can be merged with that of law makers to make it a stronger system. This is my 29th year as a teacher in Kentucky schools. I am proud that my students have done well on state tests and competed (and won) at state science fairs. However, I am deeply concerned that the many hours I have freely given my students in mentoring and morning tutoring has gone unappreciated by lawmakers. Lawmakers show that children, schools, and teachers matter when they do not abandon teachers who have worked hard (for many years) to support the students in their classrooms. Many teachers (and I am one) who have put their students first by using their own money to purchase materials for classrooms making sure that no student will ever go without the supplies they need. It is now time for lawmakers to keep the promises that they have made to Kentucky teachers and fund KTRS.

Thank you.

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MESSAGE 11, *reprinted from Sept. 11 handout*

To: KTRS Funding Work Group
From: Adna Bert Baldwin, Independence, KY
Date: August 31, 2015
Subject: Teacher Pension from a Widow's Viewpoint

The dedication of many Kentucky teachers has been to our children. We all trusted the state to hold to their obligation to support our pension. No one could have predicted the inflation rising like it has, but we still trusted our legislators.

Thank you.

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MESSAGE 12, reprinted from Sept. 11 handout

To: KTRS Funding Work Group
From: Robin Neal, Lexington, KY
Date: August 31, 2015
Subject: Retiring Soon

Hello, I plan on retiring at the end of this school, and my husband will retire at the end of the 2017 school year. We both will fall under the 55 and three year salary average calculation. We will also receive money from accumulated sick days that will factor into that three year average. Do you foresee altering either of those factors (55/3 years and sick leave pay) for people like us who will be leaving the system in the next couple of years, and if so when would you make those decisions binding? Thank you

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MESSAGE 13, reprinted from Sept. 11 handout

To: KTRS Funding Work Group
From: Sandra Driver, Benton, KY
Date: September 1, 2015
Subject: Funding KTRS Retirement

Please keep the defined benefit retirement fully funded for the most economical solution to the state of Kentucky and its teachers. Some of the states that elected to go to a 401(k) have found that they made a big mistake. Alaska is one of them. They have returned to the defined benefit funding for their teachers because it cost them more. The Kentucky Teacher's Retirement System is one of the best in this country, so let's keep it that way. Thanks.

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MESSAGE 14, *reprinted from Sept. 11 handout*

To: KTRS Funding Work Group
From: Holly McCullough, Louisville, KY
Date: September 2, 2015
Subject: Funding KTRS Retirement

I must begin with a note of appreciate for the creation of this task force. As a 22 year veteran of JCPS with 17 of those years working in an inner city school, I've broken up fights, consoled and held hungry children because the mom used their money for drugs, dealt with weapons in the building, and I've had my life threatened by drug dealers on campus...oh yes, while trying to teach.

I remained a teacher because in the midst of all those struggles because I believed that if I could save even one student and break that cycle, my career had meaning. If I struggle now, my government would see that I would be able to retire with a secure pension. At least, that was always something that helped get through some of those more difficult days.

Now, my welfare is threatened in a totally unexpected way. I find it troubling that after making my contributions not only to KTRS but to society in an underpaid and unappreciated career, I may end up bankrupt and penniless due to a floundering pension. This is the only source of income I have. I chose teaching rather than law school when making those formative, long range plans at University because I believed in the power of education to change the lives of children.

Although I am appreciate of the efforts of the task force, I do have concerns. The suggestions from the last meeting all seemed centered on putting the burden of securing the pension on the backs of teachers rather than any mention of increasing state contributions to the level required.

Will Kentucky continue to underfund KTRS thereby violating the contract made with teachers and written into the constitution of our state? If the retirement eligibility requirements are the only change proposed, KTRS will not be saved. The deficit is too great. Furthermore, would the new retirement requirements impact only new teachers or veterans alike? Has the idea of a penny tax been addressed? Something as benign as a penny taxed throughout Kentucky could bring us to a place of healing.

Please consider the long term consequences of your actions. We are already experiencing a shortage of teachers in Kentucky due to the decline of discipline and increase of violence in the classroom, lack of parental involvement, and now what seems to be a near certainty that a pension will never exist despite 13 percent of our paychecks disappearing into KTRS accounts.

On a personal note, it is not melodramatic or an overstatement to declare that my life is held in your hands. The decisions you make now hold an awesome power.

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MESSAGE 15, reprinted from Sept. 11 handout

To: KTRS Funding Work Group
From: Donna J. Fletcher, Corydon, KY
Date: September 2, 2015
Subject: Funding KTRS Retirement

As a retired teacher of 37 years, I am very concerned over the future funding of the teacher retirement system. Like many of my colleagues, I will not be able to draw social security benefits either for myself or my husband and am, therefore, totally dependent upon the Kentucky retired teacher benefits that I currently receive and hopefully will receive in the future to take care of my financial needs.

Throughout my teaching career I repeatedly heard of the fiscal soundness of our retirement system and placed my confidence in that system. It is extremely disturbing at this point in my life to fear that my confidence may have been misplaced. I hope that those who are involved in securing the funding for the KTRS will work diligently to secure the retirement benefits of past, current, and future teachers who have and will continue to devote their lives to the children of Kentucky.

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MESSAGE 16, reprinted from Sept. 11 handout

To: KTRS Funding Work Group
From: Jean Roderer, Crestwood, KY
Date: September 8, 2015
Subject: Funding for KTRS

I am concerned that this KTRS Funding Work Group will suggest further benefit cuts or suggest paying more for benefits of future employees, current employees and retirees while the legislature does not fulfill its obligation of appropriating funds to meet the ARC and make up for missed ARC payments from the past. How will legislature make up investment losses from missed ARC payments?

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MESSAGE 17, *reprinted from Sept. 11 handout*

To: KTRS Funding Work Group
From: Judith Lynn Johnson, Lexington
Date: September 8, 2015
Subject: Comments for the KTRS Work Commission

As a retired KY teacher who paid into Social Security in another state, it seems an unfair penalty that I cannot claim my full SS compensation and must rely on the chronically underfunded KTRS system. I believe there must be a legislative commitment to fully fund the KTRS pension plan, now and in the future in order to make up for the lack of good stewardship on the part of legislators we teachers elected in good faith that they would honor their obligation.

However, I believe other inequities are also a part of the picture. Perhaps, superintendents' compensation, a large part of which due to unused sick leave, should be capped just as corporations are considering capping CEOs' compensation to lessen the divide between them and other employees. Perhaps, sick leave compensation should be reserved for employees who require substitutes because they work directly with students. Administrative employees already receive paid vacation days while classroom personnel do not.

Finally, as a first step, I believe the proposed bonding idea has merit. It would not be a final solution but it would building a path to our former solid footing. Please remember that KY teachers have consistently paid into their retirement system no matter their own economic difficulties. All we ask is equal good faith.

Do not erode the KTRS benefits plan and shift more and more of its maintenance onto the backs of teachers. Understand the need for an adequately funded plan that provides adequate benefits for those responsible for the very important task of educating KY citizens.

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MESSAGE 18, *reprinted from Sept. 11 handout*

To: KTRS Funding Work Group
From: Barbara Sterrett, Lexington, KY
Date: September 8, 2015
Subject: KTRS Funding Work Group

Keep the promise that has been made to teachers by implementing a solution to the KTRS funding problem. Teachers working in Kentucky make less than those in most other states and do not have the benefits of social security. Often, what keeps teachers in Kentucky is the promise of a stable retirement income. Don't default on that promise.

A solution to the KTRS funding problem has been crafted recommending bonding while the interest rates are low. I have yet to hear any other suggestions that address the funding problem. It is time to focus on a solution. I am a retired teacher, a widow who is not eligible for any of my husband's social security benefits. In addition, I am eligible for only about one-third of the social security benefits I earned from my employment outside of teaching in Kentucky. I depend on my KTRS retirement benefits.

Some savings could be made by having sick leave accrue only for classroom service. Administrators are much more highly paid, receive paid vacation days and often do not have to use sick days because they are not in the classroom dealing directly with students. Perhaps crediting unused sick leave only for classroom service would be one way to reduce the costs for KTRS and avoid the outlier amounts that are often paid to administrators at retirement.

As you deliberate, please focus on adequately funding the KTRS retirement system, a plan that provides adequate benefits with very low administrative costs. Kentucky teachers have paid into the system their entire teaching lives, never reducing their contributions when they were having economic difficulties. Because the state has not consistently fulfilled its promise to teachers, KTRS is having to use investment money to pay pensions. Surely you can see that issuing bonds so that long term investments can remain long term would help stabilize the funding for KTRS.

Keep the promise to Kentucky's teachers. Focus on a solution for funding KTRS and not on altering the plan to a plan that puts the management burden and higher costs on teachers and does not provide adequate retirement benefits.

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MESSAGE 19, *reprinted from Sept. 11 handout*

To: KTRS Funding Work Group
From: Luann Johnson, Louisville, KY
Date: September 8, 2015
Subject: Observations & questions after Aug. 28 meeting

I have a few observations/questions after attending the Aug. 28 meeting.

One Senator Bowen stated, "...Up until that point and time [the market crash of 2008] we were making an adequate contribution and we're still making that same contribution and if the fund were flush right now we would actually be making a contribution in excess of what the plan required..." Representative Montell made a similar point, emphasizing the 16% contributed by the state, which includes the insurance portion, and was concerned that he feels the perception by many teachers and others is that the state just quit contributing.

I feel those statements are misleading and minimize the extent of the lack of funding over the years, which led to the current crisis.

- The charge to the Work Group by Honorable Crit Luallen at the July 17, 2015, meeting stated that “...this system’s 2015 actuarial evaluation showed a \$14 billion unfunded liability and a 53.6% funding status. That’s compared with the funding status in 2000 of a \$571 million unfunded liability and a 95.7% funding status.”
- Countless economists have stated the problem with KTRS is its unfunded liability and very weak funding status, which could lead to insolvency in twenty years.

Two Governor Beshear’s executive order that created this work group charged the group with:

- Reviewing the best practices in other states regarding pension benefits as part of total compensation;
- Conducting a comprehensive review of funding options; and
- Making recommendations for improving the fiscal solvency of KTRS, the Kentucky Teachers’ Retirement System.

Mr. Forna has presented some excellent information on pension funding. However, at the last meeting, after being asked by Mr. Bailey if any of the examples included a revenue component, I understood Mr. Forna to say that it was the state’s job to look at revenue. Will the second part of Governor Beshear’s charge regarding the funding options be limited to funding by teachers, or will there be more discussion regarding other possible revenues? There is nothing on the meeting agendas indicating any discussion on this matter.

Three What kind of impact will Kentucky’s recent downgraded credit rating by Standard & Poor have in discussions regarding bonds along with structural changes?

Four Mr. Forna has shared examples of tax reforms for several states. There appears to be some impact on retired teachers, more impact on active teachers, and the most impact on future teachers. I hope Mr. Forna will elaborate more on this at the Sept. 26 meeting.

I appreciate the comments of several members of the work group regarding the effect of pension reform, such as difficulty attracting quality teachers, penalizing retired teachers who may be needed to help fill positions, school moral, etc. I continue to encourage the Work Group to look at options other than or in addition to reducing teacher benefits. I fear reduced benefits will yield reduced quality. Kentucky students deserve no less than the best the state can offer.

Thank you to all who are serving on this Work Group.

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MESSAGE 20, reprinted from Sept. 11 handout

To: KTRS FundingWorkgroup
Date: September 09, 2015
Subject: Teacher Pensions

When I began teaching in 1968 I was told that although they could not pay me a professional salary, I would be rewarded with a pension & healthcare when I completed my service. I am now living on that pension & the healthcare is extremely important.

As far as salary, I never earned more than a third of my husband's salary even though I earned a masters and Rank 1. I also worked 2 extra weeks a year as a counselor for 20 years. I did everything I could do to improve my earnings & feel that I more than deserve the pension & healthcare I now receive as a retiree.

Teachers also pay a significant amount of their salaries into the pension system - 11 & 1/2% for me. The state is the entity that has failed to pay. We need for the present teachers to pay those contributions to be able to continue payments to the retirees.

Thank you for your work on this committee.

Kathleen R Davis
Fayette County Retiree

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MESSAGE 21

To: KRTS FundingWorkgroup
From: Melissa Hagans, Fayette County
Date: September 11, 2015
Subject: KRTS Funding

When I told my father I wanted to be a teacher he shook his head. I have worked since I was 14 years old in some capacity with children. I gave 110% to my profession. I have spent money that I really did not have to ensure my students and other children would not go without. I worked part time to go back to school to get the degree our profession is required to obtain in our field. I know if my father were alive he would again shake his head. Of course he would much rather shake your hand for ensuring that his daughter will be secure in her retirement years.

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MESSAGE 22

To: KRTS FundingWorkgroup
From: James Case, Harrison County
Date: September 17, 2015
Subject: KTRS Funding

It is unfortunate that this committee had to be formed but with the legislature unwilling to work to end this problem, you were asked to do so. As a long term educator, it is imperative that you come up with solutions that can be enacted to help solve this problem. More of our salary is being deducted to help alleviate this problem, but there comes a time when enough is enough. Please insure our future.

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MESSAGE 23

To: KRTS FundingWorkgroup
From: Lawrence R. Kendall, Harrison County
Date: September 17, 2015
Subject: KTRS Funding

I want the government to realize the importance of KTRS. I have paid into teacher retirement for 21 years and will be eligible to retire having 24 years in education (including 4 from Georgia) in 6 years. If money has been borrowed by our illustrious government? It needs to be returned with interest. Teachers in Kentucky have worked for years at a discount and the only way to get a raise is to invest in furthering our education (at our expense). Do the right thing for once and take care of the people that make a difference!!

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MESSAGE 24

To: KRTS FundingWorkgroup
From: Laura T. Simpson, Bourbon County
Date: September 17, 2015
Subject: KTRS Funding

As I'm nearing my retirement, it is quite disturbing to find that there is a funding shortfall within the KTRS. The KTRS is the promise that we teachers are given when we decide to teach Kentucky's children. We spend our prime years enriching the lives of children. We are not reimbursed like other professionals for our post-graduate work and we spend hundreds of dollars each year to ensure that

our students have supplies, clothes and meals. Teachers who are at the retirement stage in their career have fulfilled their end of the bargain. KTRS has to uphold their end of the bargain!

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MESSAGE 25

To: KRTS FundingWorkgroup
From: Shari Klausman, Robertson County
Date: September 17, 2015
Subject: KTRS Funding

I already lost 20 years of social security when I moved here to teach middle school science. Please don't mismanage the \$260/paycheck I contribute to KTRS now.

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MESSAGE 26

To: KRTS FundingWorkgroup
From: Robin Glascock, Harrison County
Date: September 18, 2015
Subject: KTRS Funding

I just want to voice my concern and let you know that there is not an educator in Kentucky that would not jump at the opportunity to help in any way possible to come up with a good solution for our failing system. Please remember that the educators affected by this problem had nothing to do with the creation of the problem. Our wonderful legislators decided to play a game with our lives. I am a single mother with nothing but my retirement when I do retire. I have no child support...just my job. I am a nervous wreck every day because I did not make a wise decision and set up another retirement fund because I was told early on that the KTRS is the best and I would not need anything else. Please understand that I am not alone in that fear. Work hard at developing a solution that will not cause those of us struggling to struggle later on in life. We get no SOCIAL Security, so I have nothing else to go back on. Please let me know if you need more members to think of solution. I will be glad to help out.

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MESSAGE 27

To: KTRS FundingWorkgroup
From: Billie Jo Gifford, Robertson County
Date: September 18, 2015
Subject: KTRS Funding

I have been teaching in some capacity or another for 10 years. My KTRS is automatically deducted from my payroll check bi-weekly, and it is VITAL that I have this money when I retire. I think it is absolutely ridiculous that this money that I HAVE PAID INTO won't be there in 20 years when I retire. Something HAS to be done!

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MESSAGE 28

To: KTRS FundingWorkgroup
From: Sharon L. Henson, Harrison County
Date: September 19, 2015
Subject: KTRS Funding

I am a 36 years service retired teacher who fits in the single income category. When I retired, I tried to make the best decision for my long term future. To discover that I have an unstable future is unnerving. I had stayed with my father the last years of his life in order to help him and did not purchase a home until after my retirement. Needless to say, my mortgage is longer than 20-21 years. I do some substitute teacher work, but it is primarily to help pay for "projects" such as replacing the roof, replacing the windows, etc. I have received a recent email from the National Insurance Dir telling me that he is planning a 52.8% increase in my insurance per month, too. We used to not pay for insurance unless we took out a higher level, but agreed to pay the same as Medicare a few years ago in order to help ease the financial burden on the state. Heaven knows what that rate will be in 20 plus years either. I loved my years serving as a teacher. It is what I wanted to do for my life career. I thought that I knew what I could depend on with my retirement. Changing the rules after the fact is a bit scary to me. By the way, if you were to look up my retirement stats, it is only as high as it is because I retired with over 300 sick days. I showed up for my job. Most of my days lost were for my parents' illnesses and deaths. I retired with a Rank 1 degree, but I did not pursue an administration certification because I always knew that I would be happiest in the classroom...it was my calling. I hope that I don't regret my decision in my retirement years.

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MESSAGE 29

To: KRTS FundingWorkgroup
From: Anonymous
Date: September 23, 2015
Subject: KTRS Funding

I appreciate the time and energy that each of you is putting into solving our retirement crisis. I do not know what the answer is, but a solution must be found. Kentucky is going to find it increasingly difficult to recruit and retain quality teachers - we are constantly being asked to do more with less, we are not adequately compensated for the service that we provide, and now we are faced with a crumbling retirement system. As a Kentucky teacher and parent, I hope that a solution can be found. Kentucky has made a promise to its teachers that must be honored.